

## INTISARI

Penelitian ini bertujuan untuk menguji pengaruh pembiayaan bagi hasil terhadap profitabilitas bank umum syariah, pembiayaan jual beli terhadap profitabilitas bank umum syariah, *Non Performing Financing* (NPF) terhadap profitabilitas bank umum syariah, dan *Financing to Deposit Ratio* (FDR) terhadap profitabilitas bank umum syariah.

Populasi dalam penelitian ini adalah Bank Umum Syariah yang tercatat di Bank Indonesia dari tahun 2011-2015 berjumlah 12 perusahaan. Teknik pengambilan sampel dilakukan dengan metode *purposive sampling* yang menghasilkan 10 sampel selama tahun 2011-2015. Data yang digunakan merupakan data sekunder yang diambil dari laporan keuangan triwulanan pada tiap bank umum syariah. Metode analisis data penelitian ini yaitu regresi linier berganda.

Hasil penelitian ini menunjukkan bahwa pembiayaan jual beli berpengaruh positif terhadap profitabilitas, pembiayaan bagi hasil tidak berpengaruh terhadap profitabilitas, *Non Performing Financing* (NPF) berpengaruh negatif terhadap profitabilitas, dan *Financing to Deposit Ratio* (FDR) berpengaruh positif terhadap profitabilitas.

Kata Kunci : profitabilitas (ROE), pembiayaan jual beli, pembiayaan bagi hasil, NPF dan FDR

## ABSTRACT

This research is aimed to examine the influence of profit sharing financing to the profitability of Sharia Commercial Banks, sale and purchase financing to the profitability of Sharia Commercial Banks, Non Performing Financing (NPF) to the profitability of Sharia Commercial Banks, and Financing to Deposit Ratio (FDR) to the profitability of Sharia Commercial Bank.

The population of this research is 12 Sharia Commercial Banks which are listed in Bank of Indonesia in 2011-2015 periods. The sample collection technique has been conducted by using purposive sampling method and 10 samples have been selected during 2011-2015 periods. The data applies secondary data in the form of quarterly financial statement from each Sharia Commercial Bank. The data analysis method of this research has been carried out by using multiple linear regressions.

The result of this research shows that sale and purchase financing give positive influence to the profitability, profit sharing financing does not give any influence to the profitability, Non Performing Financing (NPF) give negative influence to the profitability, and Financing to Deposit Ratio (FDR) give positive influence to the profitability.

Keywords: Profitability (ROE), , sale and purchase financing, profit sharing financing, *Non Performing Financing* (NPF), *Financing to Deposit Ratio* (FDR)